



Licensing information

MS Financial Service Limited (FSP531246), trading as Insurance Success, is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

Nature and scope of the advice

We only provide financial advice about the following types of insurance products provided by the following product providers:

Health Insurance	Risk Insurance	Fire & General Insurance	Travel / International Student / Pet Insurance
<ul style="list-style-type: none">• AIA New Zealand Limited• NIB New Zealand Limited• Partners Life• Southern Cross Medical Care Society	<ul style="list-style-type: none">• AIA New Zealand Limited• Partners Life• Southern Cross Medical Care Society• Chubb Life Insurance New Zealand Limited• Fidelity Life Assurance Company Limited• Asteron Life Limited	<ul style="list-style-type: none">• AON PLC	<ul style="list-style-type: none">• Southern Cross Benefits Limited• Orbit• Petcover

Fees or expenses

We do not charge clients fees, expenses or any other amount for the financial advice we provide. You will not be invoiced or asked to pay any fees to us at any time, even if the engagement of services or the products placed through this engagement is terminated by either party.



Conflicts of interest and commissions

Our financial advisers are independent contractors and are paid in the form of commissions from the product providers or insurers through which we place business. Typically, we receive an upfront initial commission [of between 20%-35% of the premium and an annual ongoing commission of between insert range for every year the premium is in force. We will provide more specific details of these commissions once we have talked to you and understand your needs at the time our advice is given.

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately based on the client's goals and circumstances.
- All our advisers undergo annual training in how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review by Strategi.

Complaints handling and dispute resolution

If you are not satisfied with our service or financial advice, please tell us as soon as possible.

Call: 021 671 984

Email: service@msfs.co.nz / admin@msfs.co.nz

When we receive a complaint:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we will try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge it within 2 business days. We may contact you to obtain further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint
- We will contact you by phone, email or letter to let you know whether we can resolve your complaint and how we propose to do so.



If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact our external dispute resolution scheme, the Insurance & Financial Services Ombudsman Scheme. Insurance & Financial Services Ombudsman Scheme provides a free and independent dispute resolution service that may help to resolve your complaint if we haven't been able to do so to your satisfaction.

To contact the Insurance & Financial Services Ombudsman Scheme:

Call: 0800 888 202

Email: info@ifso.nz

Write to: Insurance & Financial Services Ombudsman Scheme
PO Box 10-845 Wellington 6143 NEW ZEALAND

Duties information

MS Financial Service Limited and our advisers have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- give priority to your interests;
- exercise care, diligence, and skill;
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.

Contact details

MS Financial Service Limited FSP531246, trading as Insurance Success, is the Financial Advice Provider.

Call: 021 671 984

Email: service@msfs.co.nz / admin@msfs.co.nz

Address: level1, Unit C, Building3, 331 Rosedale Road, Albany, Auckland

A written copy of this information is available upon request.